

MONTANA BOARD OF HOUSING
LOL SUBMISSION VOUCHER (INCLUDING SETASIDES) REVISED 01/24/06

LENDER_____MORTGAGOR_____

LENDER CODE#_____CO-MORTGAGOR_____

SERVICER CODE#_____ADDRESS_____

LENDER/SERVICER#_____CITY_____ZIP_____COUNTY_____

LENDER USEMBOH USE

1.RD LOAN NOTE GUARNATEE (ORIGINAL REQUIRED FOR PURCHASE) GENWORTH Insurance Certificate (REQUIRED FOR PURCHASE) A printout of the FHA MORTGAGE INSURANCE CERTIFICATE (MIC) or the VA LOAN GURANTEE CERTIFICATE must be provided 90 days from purchase.

2.NOTE (ORIGINAL) properly endorsed to MBOH

3.MERS ONLINE MIN SUMMARY PAGE SHOWING TRANSFER OF LOAN TO MBOH or an ORIGINAL or CLERK CERTIFIED COPY of the ASSIGNMENT OF DEED OF TRUST to MBOH with recording data. MERS Summary Page should also show transfer to the correct servicer for the originator

4.NHS NOTE (ORIGINAL)

5.NHS MONTANA HOME OWNERSHIP NETWORK AFFORDABLE HOUSING PROGRAM SUBORDINATE TRUST INDENTURE (ORIGINAL) with recording data

6.DEED OF TRUST (COPY) together with the MBOH UNIFORM RIDER or the VA ASSUMPTION RIDER or the NHS MONTANA HOMEOWNERSHIP NETWORK AFFORDABLE HOSUING PROGRAM RIDER for the NHS loans with a MBOH Subordinate Mortgage (CLEARLY SHOWING THE RECORDING INFORMATION)

7.MORTGAGEE TITLE INSURANCE POLICY (COPY) naming MBOH as the insured party and the following endorsements: 100, 116, 8.1, FA7 if home is manufactured. (VA LOANS REQUIRE THE ORIGINAL TITLE POLICY)

7a. TITLE COMMITMENT TO INSURE (COPY) if the title policy is not included (REQUIRED FOR PURCHASE)

8.HUD-1 (COPY) including borrowers', sellers', and settlement agent's signature

9.MORTGAGOR'S AFFIDAVIT (ORIGINAL)

10.SELLER'S AFFIDAVIT (ORIGINAL)

11.LOAN APPLICATION (COPY) signed by the borrower(s) and originator certifying a face to face interview was completed and HUD form 92900 A and/or VA form 26-1820 (VA LOANS REQUIRE THE VA DISCLOSURE STATEMENT)

12.INCOME verification of all borrower's 18 or over living in home. VOES, profit & loss/tax returns for self-employment, child support, social security and/or other benefits statements, and if applicable statement of no income for borrowers that do not have income (VERBAL VERIFICATION CANNOT BE ACCEPTED)

13.FEDERAL TAX RETURNS (SIGNED COPIES) for the previous 3 years (NOT required for targeted areas)

14.RECAPTURE NOTICE (COPY) signed by borrower(s) at the face-to-face interview

15."NOTICE TO MORTGAGOR OF MAXIMUM RECAPTURE TAX and method to compute recapture tax on sale of home" (COPY) signed by borrower(s) (Rev 09/94) (Not required for set-aside loans NHS, City of Billings, Etc)

16.EXCUTED BUY/SELL INCLUDING COUNTER OFFERS (COPY); check street address, sales price, # of lots, signatures

17.EVIDENCE OF HAZARD INSURANCE clearly indicating adequate coverage and listing MBOH as first mortgagee on loss payable clause or request for change of mortgagee clause. (THE DEDUCTIBLE CANNOT EXCEED \$1000 ALL PERILS)

18.EVIDENCE OF FLOOD INSURANCE (if property is located in a SPECIAL FLOOD AREA OR FEMA ZONE A on a flood certificate or URAR) providing adequate coverage and listing MBOH as first mortgagee on loss payable clause with a deductible not exceeding \$1000

19.URAR (UNIFORM RESIDENTIAL APPRAISAL REPORT (COPY) pages 1-6 (form 1004,1004C or 1073)

20.PHOTOGRAPH OF THE MORTGAGED PROPERTY

21.RD guaranteed rural housing lender change form/VA letter advising of sale of VA mortgage to MBOH (FHA MORTGAGE RECORD CHANGE FORM IS NO LONGER REQUIRED)

22.*SETASIDES ONLY* A COPY OF:

22a. THE LETTER FROM SPONSORING AGENCY (NHS, ETC.) and

22b. RELEASE OF FINANCIAL INFORMATION FORM signed by the Borrower(s)

LENDER MUST COMPLETE AND SIGN THIS SECTION

Loan Closing Date_____Appraisal\$_____PITI\$_____Monthly flood Insurance\$_____HOA dues\$_____

Monthly Hazard Insurance\$_____Monthly Mortgage Insurance Premium\$_____Monthly Taxes\$_____

I certify that all documents indicated above are enclosed and complete

Authorized SignaturePrinted SignaturePhone NumberCity/Town

Mortgage LenderFax NumberE-mail Address

Revised 01/24/06